



NAVAL SUPPLY SYSTEMS COMMAND

Navy - Marine Cash™ Overview



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How Does Navy/Marine Cash Work?

NAVAL SUPPLY SYSTEMS COMMAND



K80 Cashless ATM



CAD Device

On Board Ship

- ◇ Split pay sent directly from DFAS to Navy/Marine Cash account on payday
- ◇ Funds can be transferred from home bank or credit union account to Navy/Marine Cash account to chip and back
- ◇ Funds can also be transferred from personal bank account on
- ◇ E-14/7 access to funds for purchases at all retail locations, e.g., Ship's Store, Post Office, vending



K22 POS Device

Ashore



- ◇ Using magnetic stripe debit feature, funds in Navy/Marine Cash account can be used to pay for purchases directly or obtain local currency at ATMs
- ◇ 24/7 access to funds



NAVAL SUPPLY SYSTEMS COMMAND

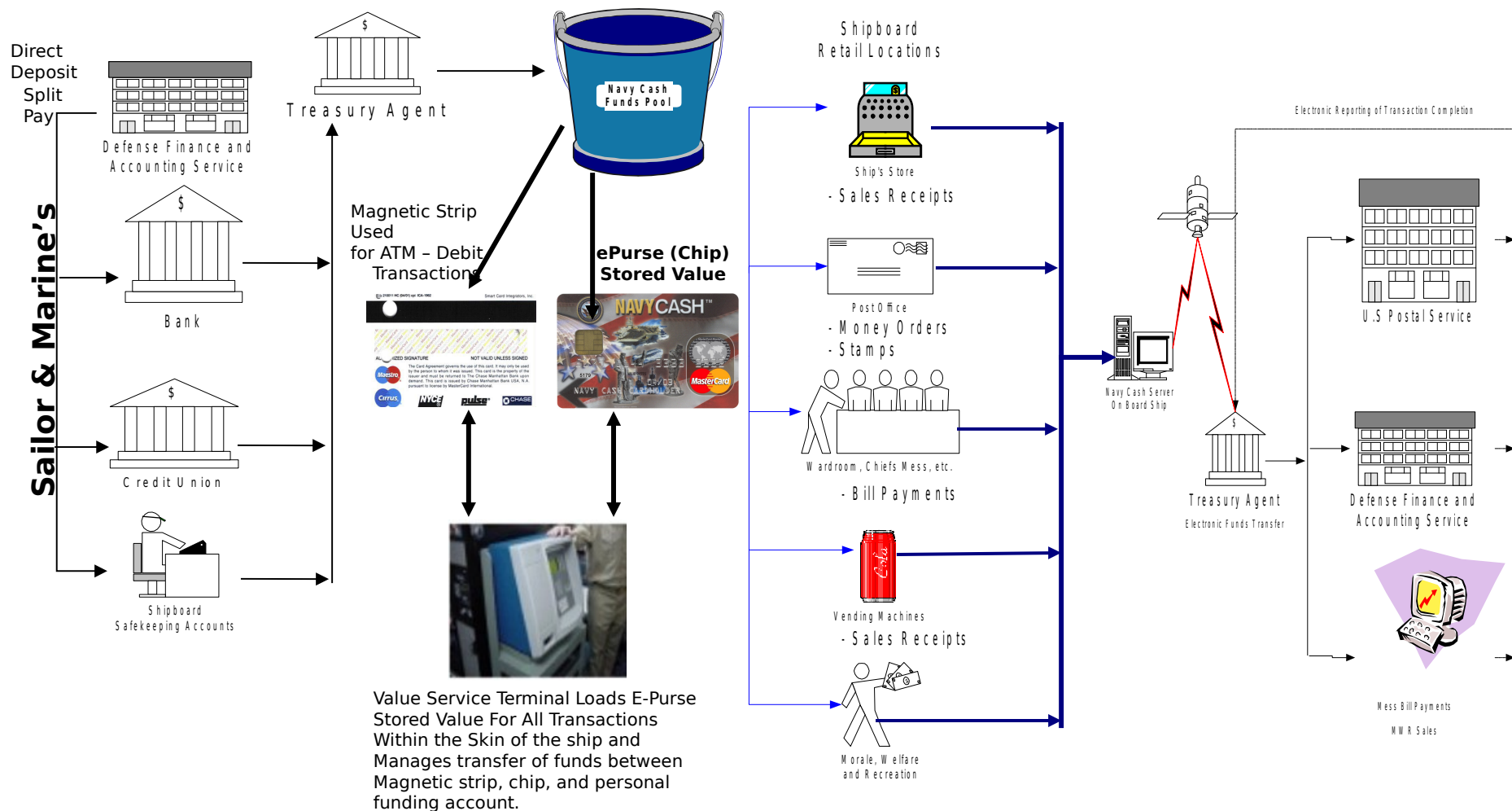
Benefits

- **Significantly reduce need for bills, coins, checks, and money orders**
- **Reduce cash handling cost**
- **Reduce infrastructure costs**
- **Reengineer/streamline accounting/ cash management processes**
- **Minimize redundant and error-prone transactions**
- **More time for core functions**
- **Improve readiness**
- **Better, faster, cheaper, more secure than cash**
- **Personal bank account accessible 24/7— access to all entitlements**
- **Money earns interest in Sailor and Marine accounts ashore**
- **Split Pay sent from DFAS directly to Navy/ Marine Cash accounts**
- **Automate financial processes**
- **QOL enrichment**

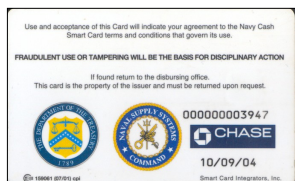
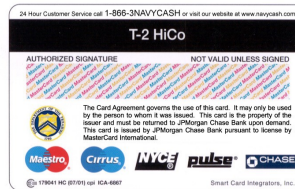


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Navy/Marine Cash Transaction Flow



- ◇ **Navy/Marine Cash does not use on-line ATM transactions that verify that funds are available before dispensing cash ...**
 - ◇ **Would require full-time satellite communications link to financial networks ashore that can only be support on 28 large-deck ships**
- ◇ **Uses off-line Automated Clearing House (ACH) transactions to “withdraw” funds from bank or credit union accounts ...**
 - ◇ **Processes in store-and-forward mode that is supported by more limited comms of small-deck ships**
- ◇ **Like electronic check cashing ... money must be in account or transaction will “bounce” for Not Sufficient Funds (NSF)**
 - ◇ **For repeat “offenders,” Disbursing Office can block access to bank and credit union accounts**



◇ Permanent Navy/Marine Cash Card

- ◇ Access to all Navy/Marine Cash capabilities
- ◇ Embossed at card facility with individual's name and account number and mailed to ship

◇ Temporary Navy Cash Card

- ◇ Access to all Navy/Marine Cash capabilities
- ◇ Pre-embossed with 'Navy Cardholder' and account number —part of spare card stock held by Disbursing Office
- ◇ Issued to new personnel or to replace lost, stolen, damaged card until permanent card can be embossed and mailed

◇ Visitor Navy Cash Card

- ◇ Chip-only card for purchases on ship only—no magnetic stripe—no Navy/Marine Cash account
- ◇ Part of spare card stock—issued by Disbursing Office primarily to visitors—can also be issued as temporary replacement for lost, stolen, or damaged permanent card
- ◇ Cashed out and turned in when visitor departs and reissued



What About Security?

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- ◇ **Navy/Marine Cash magnetic stripe and e-purse are protected by an encrypted PIN**
- ◇ **Entering PIN incorrectly three times blocks card ... Disbursing Office can unblock ... entering PIN incorrectly ten times permanently blocks card ... card must be replaced**
- ◇ **Vending machines do not require a PIN ... but maximum amount that can be accessed without a PIN is \$25**
- ◇ **When reported, lost or stolen Navy/Marine Cash cards are placed on “hot list” and electronically blocked at all card reading devices ... hot-list info is also distributed to financial networks ashore**
- ◇ **The maximum amount that can be placed on the chip is \$1,000**
- ◇ **The maximum amount that can be transferred from your home bank or credit union to your Navy/Marine Cash account each day is \$400**



Merchant Training and SOPs

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- ◇ **Classroom training scheduled during week prior to “go live” date**
- ◇ **On-the-Job Training (OJT) available throughout “go live” week and from FISC NavyCash FSG anytime.**
- ◇ **SOPs prepared with functional experts and reviewed by Fleet reps ... input from Navy/Marine Cash ships incorporated**
 - **Disbursing**
 - **Post Office**
 - **General Mess**
 - **Private Messes, e.g., Wardroom, Chief’s Mess**
 - **Ship’s Store**
 - **MWR**
 - **Systems Administrator**
- ◇ **SOPs are available on NAVSUP web site in Navy Logistics Library as PUB 727**

Cash Availability

- ◇ On board ship, transactions are cash-less
- ◇ Ashore, on leave or liberty — options:
 - ◇ Use mag stripe debit feature at merchants instead of cash
 - ◇ Commercial ATMs in town
 - ◇ Cash out Navy/Marine Cash e-purse before leaving ship
 - ◇ Cash personal check before leaving ship
- ◇ Foreign currency — options:
 - ◇ Commercial ATMs in town ... provide best exchange rates
 - ◇ Husbanding agents arrange currency exchange on board
 - ◇ Cash out Navy/Marine Cash e-purse before leaving ship



NAVAL SUPPLY SYSTEMS COMMAND

Number of Ships with NavyCash

As of 31 Jan 05

By 30 Sept 2005

CVN	2	1
CG	7	6
DDG	15	8
FFG	11	4
LHA	1	1
LHD	4	2
LPD	3	1
LSD	1	1

TOTAL44

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NavyCash will be installed on all Navy Ships by FY08